Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58

Document Page 1 of 20

Desc Main

10/24/15 4:40PM

B1 (Official Form 1)(04/13) **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Lugo, Johnny All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-6499 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 304 W. Morrell Street Streator, IL ZIP Code ZIP Code 61364 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: La Salle Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) (Check one box) the Petition is Filed (Check one box) Individual (includes Joint Debtors) ☐ Health Care Business Chapter 7 See Exhibit \hat{D} on page 2 of this form. Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 □ Corporation (includes LLC and LLP) of a Foreign Main Proceeding ☐ Chapter 11 Railroad ☐ Partnership ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 ☐ Stockbroker ☐ Other (If debtor is not one of the above entities, of a Foreign Nonmain Proceeding ☐ Chapter 13 check this box and state type of entity below.) Commodity Broker ☐ Clearing Bank ☐ Other Nature of Debts **Chapter 15 Debtors** (Check one box) Tax-Exempt Entity Country of debtor's center of main interests: Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization Each country in which a foreign proceeding "incurred by an individual primarily for under Title 26 of the United States by, regarding, or against debtor is pending: a personal, family, or household purpose." Code (the Internal Revenue Code). Chapter 11 Debtors Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) debtor is unable to pay fee except in installments. Rule 1006(b). See Official are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Form 3A. Check all applicable boxes: Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 5,001-10,000 100-1,000-10,001-25,001-50,001-OVER 49 50,000 199 25,000 100.000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$10,000,001 to \$50 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 million Estimated Liabilities \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$50,001 to \$100,001 to \$500,000 \$500,001 \$1,000,001 to \$10 \$10,000,001 \$50,000,001 \$100,000

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Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main 10/24/15 4:40PM

B1 (Official For	m 1)(04/13) Document	Page 2 of 20	Page 2	
Voluntary Petition		Name of Debtor(s): Lugo, Johnny		
(This page mu	ust be completed and filed in every case)	Lugo, oominy		
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach	additional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
	nding Bankruptcy Case Filed by any Spouse, Partner, or	1		
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A		Exhibit B lual whose debts are primarily consumer debts.)	
forms 10K a pursuant to S and is reques	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner nan have informed the petitioner that [h 12, or 13 of title 11, United States O	med in the foregoing petition, declare that I are or she] may proceed under chapter 7, 11, Code, and have explained the relief available certify that I delivered to the debtor the notice October 24, 2015	
	The difference and made a part of the property	Signature of Attorney for Debtor Christina Banyon	r(s) (Date)	
	Exh	<u>l</u> nibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifia	ble harm to public health or safety?	
į.		nibit D		
_	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	-	h a separate Exhibit D.)	
If this is a joi		a part of this petition.		
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
	Information Regardin			
	(Check any ap Debtor has been domiciled or has had a residence, princip	-	seats in this District for 180	
_	days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, go		_	
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
	Certification by a Debtor Who Reside (Check all app		perty	
_	Landlord has a judgment against the debtor for possession		ed, complete the following.)	
	(Name of landlord that obtained judgment)	_		
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment			
	Debtor has included with this petition the deposit with the after the filing of the petition.	court of any rent that would become	ne due during the 30-day period	
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).)).	

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Lugo, Johnny

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Johnny Lugo

Signature of Debtor Johnny Lugo

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 24, 2015

Date

Signature of Attorney*

X <u>/s/ Christina Banyon</u>

Signature of Attorney for Debtor(s)

Christina Banyon 6283282

Printed Name of Attorney for Debtor(s)

Law Office of Christina Banyon

Firm Name

3077 Jefferson Street Joliet, IL 60435

Address

Email: cbanyon.law@gmail.com

312-848-8199

Telephone Number

October 24, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main Document Page 4 of 20

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

		1 (OI MICH II DISMITED OI IIIIIOIS	
In re	Johnny Lugo	Case No.	
		Debtor(s) Chapter	7
			·

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main Document Page 5 of 20

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of realizing financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 1090)	h)(4) as physically impaired to the extent of being credit counseling briefing in person, by telephone, or
☐ 5. The United States trustee or bankruptcy admirrequirement of 11 U.S.C. § 109(h) does not apply in this contact the state of the st	9
I certify under penalty of perjury that the infor	mation provided above is true and correct.
	ohnny Lugo nny Lugo
Date: October 24, 2015	

Case 15-36194 Doc 1 Filed 10/25/15

Document

Entered 10/25/15 20:12:58 Desc Main Page 6 of 20

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Northern District of Illinois

In re	Johnny Lugo		Case No.		
-		Debtor			
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	65,000.00		
B - Personal Property	Yes	3	2,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		56,337.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		24,747.28	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,243.66
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,285.00
Total Number of Sheets of ALL Schedules		16			
	T	otal Assets	67,000.00		
			Total Liabilities	81,084.28	

Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main Document Page 7 of 20

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Northern District of Illinois

In re	Johnny Lugo		Case	No	
		Debtor			
			Chapt	rer 7	
			1		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	1,243.66
Average Expenses (from Schedule J, Line 22)	1,285.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	0.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		24,747.28
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		24,747.28

Case 15-36194

Doc 1 Filed 10/25/15 Document

Entered 10/25/15 20:12:58 Desc Main Page 8 of 20

B6A (Official Form 6A) (12/07)

In re	Johnny Lugo	Case No
_		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

304 W. Morrell Streator, IL 61364		-	65,000.00	56,337.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 65,000.00 (Total of this page)

65,000.00 Total >

(Report also on Summary of Schedules)

Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main Document Page 9 of 20

B6B (Official Form 6B) (12/07)

In re	Johnny Lugo	Case No.
_		Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	
1.	Cash on hand	Cash	-	200.00	
2.	Checking, savings or other financial	First State Bank Checking	-	100.00	
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	First State Bank Savings	-	100.00	
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. Houshold Goods and Furniture	-	500.00	
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Personal Used Clothing	-	400.00	
7.	Furs and jewelry.	x			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	х			

Sub-Total >	1,300.00
(Total of this page)	

² continuation sheets attached to the Schedule of Personal Property

Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main Document Page 10 of 20

B6B (Official Form 6B) (12/07) - Cont.

In re	Johnny Lugo	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

		N O		Husband,	Current Value of
	Type of Property	O N E	Description and Location of Property	Wife, Joint, or Community	Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 0.00
			(To	tal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Johnny Lugo	Case No.
	,g-	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		007 Chrystler Sebring 150,000 miles loes not Run	-	700.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total >

2,000.00

700.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main Document Page 12 of 20

B6C (Official Form 6C) (4/13)

In re	Johnny Lugo	Case No
'		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
□ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Real Property 304 W. Morrell Streator, IL 61364	735 ILCS 5/12-901	8,663.00	65,000.00	
Cash on Hand Cash	735 ILCS 5/12-1001(b)	200.00	200.00	
Checking, Savings, or Other Financial Accounts, C First State Bank Checking	Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00	
First State Bank Savings	735 ILCS 5/12-1001(b)	100.00	100.00	
Household Goods and Furnishings Misc. Houshold Goods and Furniture	735 ILCS 5/12-1001(b)	500.00	500.00	
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	400.00	400.00	
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2007 Chrystler Sebring 150,000 miles Does not Run	735 ILCS 5/12-1001(c)	700.00	700.00	

Total: 10,663.00 67,000.00

Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main Page 13 of 20 Document

B6D (Official Form 6D) (12/07)

In re	Johnny Lugo	Case No
_		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	G	UNLIQUIDA	D I SP UT E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Secured	Т	D A T E D			
First National Bank of Ottawa 701 LaSalle Street Ottawa, IL 61350		-	304 W. Morrell Streator, IL 61364		D			
			Value \$ 65,000.00	Ш		Ц	56,337.00	0.00
Account No.			Value \$ Value \$					
Account No.			Value \$					
continuation sheets attached				ubt nis p		- 1	56,337.00	0.00
			(Report on Summary of Sc		ota ule	- 1	56,337.00	0.00

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Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main Document Page 14 of 20

B6E (Official Form 6E) (4/13)

•		
In re	Johnny Lugo	Case No
-	, ,	Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sa representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busing whichever occurred first, to the extent provided in 11 U.S.C. \S 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to $\$2,775$ * for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. $\$$ 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main 10/24/15 4:40PM Document Page 15 of 20

B6F (Official Form 6F) (12/07)

In re	Johnny Lugo	Case No.
		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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Check this box if debtor has no creditors holding unsecus			*					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No.	C O D E B T O R	Hu H C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZHLZGEZH	UNLIQUIDAT		U T F	AMOUNT OF CLAIM
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Account No.	士	Ħ	Credit card purchases	t	r	t	†	
Bank Of America PO Box 982238 El Paso, TX 79998		-						5,331.00
Account No.	1	T	Medical		Г	Ť	7	
Convergent Healthcare 121 NE Jefferson Street Suite 100 Peoria, IL 61602		-						606.00
Account No.	+	H	Credit card purchases	t	H	t	+	
Discover Bank PO Box 15316 Wilmington, DE 19850		-						2.242.22
	上	L	<u></u>		L	Ļ	\dashv	3,948.00
_2 continuation sheets attached			(Total of t	Sub this			,	10,592.00

Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main 10/24/15 4:40PM Document Page 16 of 20

B6F (Official Form 6F) (12/07) - Cont.

In re	Johnny Lugo	Case No	_
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	l c	Hu	sband, Wife, Joint, or Community	Ç	U	P	
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AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	ΙŪ	Ţ	AMOUNT OF CLAIM
(See instructions above.)	R	С	is sebsect to seroit, so sixte.	NGENT	Ď	þ	
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	1	ı		L	D	L	
Geico Casualty Company	П	ı			ı	ı	
PO Box 55126	П	-			ı	ı	
Boston, MA 02205	П	ı			ı	ı	
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ACCOUNT TO ACTOM	1						
Harris and Harris	П	ı			ı	l	
111 West Jackson Blvd	П	-			ı	ı	
Suite 400	П	ı			ı	ı	
Chicago, IL 60604	П	ı			ı	ı	
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	╄	╄		oppi	╄	┡	327.47
Account No.	1	ı	Collection		ı		
l	П	ı			ı	l	
Professional Medical Collection	П	ı			ı	ı	
PO Box 10166	П	-			ı	ı	
Peoria, IL 61612	П	ı			ı	ı	
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Streator, IL 61364	П	ı			ı	ı	
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Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	8,976.16
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Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main 10/24/15 4:40PM Document Page 17 of 20

B6F (Official Form 6F) (12/07) - Cont.

In re	Johnny Lugo	Case No.
		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

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CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community		I U	ľ	7		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	FUTE	S J T E D	AMOUNT OF CLAIM	
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Account No.	Т	П	Collection	T	T	T	1		
Weltman, Weinberg & Reis 180 N. LaSalle Street Suite 2400 Chicago, IL 60601		-							
	ı	l			l	l	-	3,948.12	
Account No. Account No.									
Account No.	ł	l			l	l	-		
Sheet no. 2 of 2 sheets attached to Schedule of				Sub				5,179.12	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				۱ ا	•	
			(Report on Summary of So		Fota dule)	24,747.28	

Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main Document Page 18 of 20

B6G (Official Form 6G) (12/07)

In re	Johnny Lugo	Case No
-		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main Document Page 19 of 20

B6H (Official Form 6H) (12/07)

In re	Johnny Lugo	Case No.
		Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Candelaria Tinoco 502 N. Sterling Street Streator, IL 61364

Candelaria Tinoco 502 N. Sterling Street Streator, IL 61364 Streator Onized FCU 901 N. Shabbona Street Streator, IL 61364 Case 15-36194 Doc 1 Filed 10/25/15 Entered 10/25/15 20:12:58 Desc Main Document Page 20 of 20

Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need nore space, attach a separate sheet to this form. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. \$ 0.00 \$ N/A 3. Estimate and list monthly overtime pay.													
Debtor 2 [Spouse, if filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number An amended filing An amended													
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (It hrown) Official Form B 6I Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for upplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more space is needed, itsch a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment I. Fill in your employment information about your spouse. If more space is needed, its characteristic information about your spouse. If more space is needed, its characteristic information about your spouse. If more space is needed, its characteristic information about your spouse. If more space is needed, its characteristic information about your spouse. If more space is needed, its characteristic information about your spouse. If more space is needed, its characteristic information about your spouse. If more space is needed, its characteristic information about your non-filing spouse. Employment status Debtor 1 Debtor 2 or non-filing spouse. Employed Not employed Not employed Not employed Not employed Not employed. For Debtor 1 Describe in the space. Include your non-filing spouse unless you are separated. How long employed there? For Debtor 1 For Debtor 2 or non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need nore space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. \$ 0.00 \$ N/A	Der	Johnny Lug	0			_							
Check if this is: An amended filing						_							
Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for upplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse is you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, it was a sparated sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Occupation Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. How long employed there? Part 2: Give Details About Monthly Income setimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you have more than one employer, combine the information for all employers for that person on the lines below. If you need noire space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. \$ 0.00 \$ N/A Schimate and list monthly overtime pay.	Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	OT OF ILLINOIS		_							
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attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need norre space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. \$ 0.00 \$ N/A 3. Estimate and list monthly overtime pay. 3. +\$ 0.00 +\$ N/A	1.			Debtor 1			Debtor 2	or non-fil	or non-filing spouse				
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4. Calculate gross Income. Add line 2 + line 3. 4. \$ \$ \$ \\ \dagger \bigs_ \	3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	N/A				
	4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.00	\$	N/A				